

**IN THE UNITED STATES DISTRICT COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

**CLIFFORD SMITH,**  
*Plaintiff,*

**v.**

**TRANS UNION, LLC and WELLS  
FARGO BANK, N.A.,**  
*Defendants.*

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**CIVIL ACTION**

**No. 20-4903**

**ORDER**

AND NOW, this 19<sup>th</sup> day of **March 2021**, upon consideration of Defendant Trans Union's Motion for Judgment on the Pleadings (ECF No. 42), Plaintiff's Response in Opposition with Partial Cross-Motion for Judgment on the Pleadings Re: Accuracy (ECF No. 46), Trans Union's Reply in Support of its Motion (ECF No. 47), Plaintiff's Omnibus Reply (ECF No. 48), Trans Union's Notice of Supplemental Authority (ECF No. 49) and Plaintiff's Notice of Adverse Authority (ECF No. 50), it is hereby **ORDERED** that Defendant's Motion for Judgment on the Pleadings (ECF No. 42) is **DENIED**, and Plaintiff's Partial Cross-Motion for Judgment on the Pleadings Re: Accuracy (ECF No. 46) is also **DENIED**.

**By the Court:**

/s/ Chad F. Kenney

**Hon. Chad F. Kenney**